

Information to identify the case:

Debtor 1	<u>Eletha Laura Duffy</u>	Social Security number or ITIN	xxx-xx-1386
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-22233-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eletha Laura Duffy

9/21/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Eletha Laura Duffy
 Debtor

Case No. 18-22233-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db	+Eletha Laura Duffy,	40 Aster Court,	Belle Mead, NJ 08502-5727
pp	+Kathleen Marie Melincavage,	15 Millbridge Road,	Clementon, NJ 08021-5311
517596758	PAUL MITCHELL MARKETING,	1861-09 UNION TURNPIKE,	Fresh Meadows, NY 11366
517596759	+PSE&G,	80 PARK PLAZA,	Newark, NJ 07102-4194
517596760	+STERN AND EISENBERG,	1040 KINGS HIGHWAY SUITE 407,	Cherry Hill, NJ 08034-1925

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QTJORR.COM Sep 22 2018 02:48:00	Thomas Orr,	Law Office of Thomas J. Orr,
		321 High Street,	Burlington, NJ 08016-4411
smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2018 23:24:46	U.S. Attorney,	970 Broad St.,
		Room 502,	Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 21 2018 23:24:41	United States Trustee,	
		Office of the United States Trustee,	1085 Raymond Blvd., One Newark Center, Suite 2100,
		Newark, NJ 07102-5235	
517596756	+EDI: CAPITALONE.COM Sep 22 2018 02:48:00	CAPITAL ONE BANK,	PO BOX 30281,
		Salt Lake City, UT 84130-0281	
517596757	+E-mail/Text: bknotice@ercbpo.com Sep 21 2018 23:24:54	ENHANCED RECOVERY,	PO BOX 57547,
		Jacksonville, FL 32241-7547	
517596761	+EDI: WFFC.COM Sep 22 2018 02:48:00	WELLS FARGO,	PO BOX 14517, Des Moines, IA 50306-3517
517596762	+EDI: WFFC.COM Sep 22 2018 02:48:00	WELLS FARGO BANK NA,	420 MONTGOMERY STREET,
		San Francisco, CA 94104-1298	

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	Wells Fargo Bank, N.A. as Trustee for Option One
		Mortgage Loan Trust 2007-FXD2, Asset-Backed Certificates, Series 2007-FXD2
dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Kevin Gordon McDonald	on behalf of Creditor	Wells Fargo Bank, N.A. as Trustee for Option One
		Mortgage Loan Trust 2007-FXD2, Asset-Backed Certificates, Series 2007-FXD2
kmcdonald@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Thomas Orr	tom@torrlaw.com,	Torr@ecf.epiqsystems.com
Thomas Orr	on behalf of Trustee Thomas Orr	tom@torrlaw.com, Torr@ecf.epiqsystems.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5